

**Information to identify the case:**

Debtor 1	<u>Luis R. Ramos</u>	Social Security number or ITIN	xxx-xx-7572
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-33456-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis R. Ramos

2/6/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Luis R. Ramos  
DebtorCase No. 16-33456-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 42

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db +Luis R. Ramos, 10 Fern Court, Sayreville, NJ 08872-2102  
 516742518 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516540006 +Best Buy, PO Box 790441, Saint Louis, MO 63179-0441  
 516540008 +Cenlar, PO Box 77407, Ewing, NJ 08628-6407  
 516808290 +HomeBridge Financial Services, Inc., C/ O Cenlar FSB, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 516586709 +M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508  
 517923982 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 517923983 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,  
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 516569812 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563  
 516540015 Shell Mastercard, PO Box 6170, Sioux Falls, SD 57117-6170  
 516627801 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO BOX 9013, ADDISON, TEXAS 75001-9013  
 517892958 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2020 01:10:32 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 07 2020 01:10:27 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235cr +E-mail/Text: collections@cjfcu.org Feb 07 2020 01:08:48 Central Jersey FCU,  
380 Berry Street, Woodbridge, NJ 07095-3347516791263 E-mail/Text: bankruptcy@alliantcreditunion.com Feb 07 2020 01:11:02 Alliant Credit Union,  
11545 W Touhy Ave, Chicago, IL 60666516540000 E-mail/Text: bankruptcy@alliantcreditunion.com Feb 07 2020 01:11:02 Alliant Credit Union,  
PO Box 2387, Des Plaines, IL 60017-2387516540001 EDI: AMEREXP.COM Feb 07 2020 05:18:00 American Express, PO Box 297884,  
Fort Lauderdale, FL 33329-7884516669411 EDI: BECKLEE.COM Feb 07 2020 05:18:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701516540002 EDI: BANKAMER.COM Feb 07 2020 05:19:00 Bank of America, PO Box 982234,  
El Paso, TX 79998-2234516540003 EDI: BANKAMER2.COM Feb 07 2020 05:18:00 Bank of America, PO Box 25118,  
Tampa, FL 33622-5118516540004 +EDI: TSYS2.COM Feb 07 2020 05:18:00 Barclay's Bank Delaware, 125 S. West Street,  
Wilmington, DE 19801-5014516540005 EDI: TSYS2.COM Feb 07 2020 05:18:00 Barclays Bank Delaware, PO Box 8833,  
Wilmington, DE 19899-8833516540007 EDI: CAPITALONE.COM Feb 07 2020 05:19:00 Capital One, Bankruptcy Department,  
PO Box 30285, Salt Lake City, UT 84130-0285516661598 EDI: CAPITALONE.COM Feb 07 2020 05:19:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083516540009 +E-mail/Text: collections@cjfcu.org Feb 07 2020 01:08:48 Central Jersey Federal Credit Union,  
380 Berry Street, Woodbridge, NJ 07095-3347516540010 EDI: CHASE.COM Feb 07 2020 05:18:00 Chase Card Services, PO Box 15298,  
Wilmington, DE 19850-5298516540011 EDI: DISCOVER.COM Feb 07 2020 05:18:00 Discover Financial Services, PO Box 30943,  
Salt Lake City, UT 84130516551499 EDI: DISCOVER.COM Feb 07 2020 05:18:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025516540012 E-mail/Text: camanagement@mtb.com Feb 07 2020 01:09:59 M&T Bank, PO Box 900,  
Millsboro, DE 19966516729814 +EDI: MID8.COM Feb 07 2020 05:18:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011516808346 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
POB 41067, Norfolk VA 23541516807304 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy Visa,  
POB 41067, Norfolk VA 23541516808349 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Carnival,  
POB 41067, Norfolk VA 23541516808341 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,  
POB 41067, Norfolk VA 23541516540013 +EDI: RMSC.COM Feb 07 2020 05:19:00 Sam's Club, GE Money Bank, Att: Bankruptcy Dept.,  
PO Box 103104, Roswell, GA 30076-9104516540014 +EDI: DRIV.COM Feb 07 2020 05:18:00 Santander Consumer, PO Box 961245,  
Fort Worth, TX 76161-0244516806577 +EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021516540016 EDI: RMSC.COM Feb 07 2020 05:19:00 Toys R Us, Att: Bankruptcy Dept, PO Box 965060,  
Orlando, FL 32896-5060516540017 E-mail/Text: vci.bkcy@vwcredit.com Feb 07 2020 01:10:40 VW Credit, Inc., PO 7572,  
Libertyville, IL 60048-7572

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Feb 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516540018 EDI: WFFC.COM Feb 07 2020 05:18:00 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347  
516780128 EDI: WFFC.COM Feb 07 2020 05:18:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor HomeBridge Financial Services, Inc.  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
Robert J. Malloy on behalf of Creditor Central Jersey FCU ecf.rjmalloylaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren Brumel on behalf of Debtor Luis R. Ramos wbrumel@keyportlaw.com,  
brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 6